

# Insurers' Proposed 2019 Health Insurance Rates

Health insurance companies submitted their proposed 2019 individual market and small group rates to the Minnesota Commerce Department on June 1, 2018. These proposed rates are available to the public, as of June 15, on the [Commerce website](http://mn.gov/commerce) (mn.gov/commerce).

Individual health plans provide coverage for Minnesotans who purchase their own insurance rather than receiving coverage through their employer or a public program such as Medicare, Medical Assistance or MinnesotaCare. Small group health plans provide coverage for businesses and organizations with 2 to 50 full-time employees.

The summary tables provide an overview of proposed average rate changes from 2018, as calculated and submitted by the insurers.

In the individual market, the proposed rate changes range from -18.2% to -8.20% for Blue Plus; -14.02% to +0.52% for Group Health; -21.50% to +13.20% for Medica; -4.00% to -2.00% for PreferredOne; and -12.21% to -3.08% for UCare. The actual rate change that a consumer will experience in 2019 can vary depending on factors such as specific plan, geographic rating area and age.

The proposed 2019 individual market rates include the Minnesota Premium Security Plan, a state-based reinsurance program enacted in 2017 and in effect for 2019.

The Commerce Department will review each insurer's 2019 rate filing. The Minnesota Department of Health will also review the insurers' provider networks to ensure they meet state and federal adequacy requirements.

As part of the rate review process, the Commerce Department is accepting public comments through August 15, 2018. Minnesotans may submit comments to [healthinsurance.ratecomments@state.mn.us](mailto:healthinsurance.ratecomments@state.mn.us)

Final, approved 2019 rates will be announced by October 2, 2018, and the annual open enrollment period begins on November 1, 2018.

## Individual Market Proposed Rates

Insurer	Proposed Average Rate Change (as calculated by insurers)
Blue Plus	-11.80%
Group Health	-7.40%
Medica	-12.40%
PreferredOne	-3.00%
UCare	-7.00%

## Small Group Proposed Rates

Insurer	Proposed Average Rate Change (as calculated by insurers)
Blue Cross	5.60%
Blue Plus	9.30%
Gundersen	-2.37%
HealthPartners, Inc.	5.71%
HealthPartners Insurance Company	3.76%
Medica Insurance Company	11.93%
PreferredOne Community Health Plan	9.0%
PreferredOne Insurance Company	3.0%
Sanford	5.60%
UnitedHealth Care*	n/a

\* UnitedHealthCare is a new issuer on the small group market.